



PATENT
Customer No. 22,852
Attorney Docket No. 5793.3093-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert J. Greenberg et al.) Group Art Unit: 3629
Application No.: 10/706,952) Examiner: Unknown
Filed: November 14, 2003)
For: SYSTEMS AND METHODS FOR)
MANAGING A FINANCIAL ACCOUNT)
BASED ON NON-CREDIT BEHAVIOR)
OF A CUSTOMER)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REQUEST FOR CORRECTED FILING RECEIPT

We are forwarding herewith a copy of the Filing Receipt for the above-identified patent application showing the errors marked in red ink. Specifically, the application number and filing date of the provisional application upon which domestic priority is claimed should be "60/426,028" and "November 14, 2002." Attached is a copy of a Preliminary Amendment correcting this error in the Specification, as well as an executed Declaration showing the correct number and filing date.

It is respectfully requested that a corrected Filing Receipt be issued as soon as possible.

If there is any fee due in connection with the filing of this Preliminary
Amendment, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: May 28, 2004
By: 
D. Kent Stier
Reg. No. 50,640

Attachments:

1. Copy of Preliminary Amendment filed concurrently; and
2. Copy of executed Declaration and Power of Attorney filed April 13, 2004



UNITED STATES PATENT AND TRADEMARK OFFICE

JAB TXM DKS LAD

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPL NO.	FILING OR 371 (c) DATE	ART UNIT	FIL FEE REC'D	ATTY.DOCKET NO	DRAWINGS	TOT CLMS	IND CLMS
10/706,952	11/14/2003	3629	1350	5793.3093-00	5	45	3

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, DC 20005-3315

CONFIRMATION NO. 7773

UPDATED FILING RECEIPT



OC000000012438523

Date Mailed: 04/23/2004

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Robert J. Greenberg, Glen Allen, VA;
Franco D. Harris, Washington, DC;
Sara H. Kamp Collins, Arlington, VA;

Domestic Priority data as claimed by applicant

This appln claims benefit of ~~0000000000000000~~ 60/426,028 11/14/2002
(*)Data provided by applicant is not consistent with PTO records.

Foreign Applications

If Required, Foreign Filing License Granted: 02/10/2004

Projected Publication Date: 10/14/2004

Non-Publication Request: No

Early Publication Request: No

Title

Systems and methods for managing a financial account based on non-credit behavior of a customer

Preliminary Class
705



**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15**

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).